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Couponing 101: How to use coupons to save thousands of dollars each year

Do you use coupons? If not, you could be missing a chance to save your family hundreds, even thousands, of dollars each year. According to some estimates, less than one percent of coupons actually get used. That is a lot of money being thrown away. Don't let that happen to you!

Before I started couponing, I used to spend approximately \$200 each week on groceries (for a family of four). Thanks to coupons, I now only spend half that. That is a savings of \$5,200 over the course of a year! I rarely pay full price for anything – coupons can help you save big on groceries, entertainment, clothes, and even home improvement.

Here are a few tips to get you started on the road to saving with coupons.

Tip 1: Get organized

It may seem obvious, but you can only use the coupons that you have with you. That's why it is important to get organized. A simple coupon caddy will do the trick. The key is to buy one with dividers and label the dividers based on how you and your family spend money. The places where you spend money are the places where you can save money. Also make sure and buy a caddy that is small enough that you will always have it with you – the best coupon in the world won't save you any money if you left it at home.

Tip 2: Clip those coupons (or don't!)

Coupons can be found just about everywhere – the Sunday newspaper, store ads, internet coupon sites, FaceBook, even e-bay. A simple google search is often all that's needed to find just the right coupon. Once you've clipped a coupon, make sure and put it in your caddy (in the right divider!) so it's right where you need it, when you need it.

If clipping coupons isn't your style, just grab your smartphone instead. There are mobile coupon apps (no clipping required). Safeway just launched their own coupon app – it's worth checking out.

Tip 3: Combine coupons for bigger savings

To get the most savings, combine coupons when you can. I call it the "triple threat" – you start with a grocery store's sale price, then you combine it with a store coupon, and combine that with a manufacture's coupon. A triple savings! (A store coupon is a coupon good only for that store; a manufacture's coupon is one that you can use anywhere.)

Tip 4: Create a coupon identity

Some of the best coupons are "friends and family" discounts available via email. But who wants their inbox cluttered with coupons? Instead create a coupon identity, which is a separate email address you use only for couponing. Use that email to register online with the companies and products your family uses the most. Then make sure and check that email account before you do your shopping. I check my "coupon account" once a week – it's a great way to get coupons that I can use, without having my personal inbox cluttered.

Tip 5: Learn more

South Puget Sound Community College offers several courses through their Continuing Education program on personal finance. See www.hawksprairie.org for more information.

With just a little effort (and a lot of coupons), you can easily save your family hundreds, even thousands, of dollars over the next year. What are you waiting for? See you in the check out line!

Amy Lenecker
State Employee and
"The Coupon Queen"